IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,110 Group Art Unit: 3693 Filed: August 20, 2003 Docket: 11202

Title: NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL

PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 4, 2009, please amend the above-identified application as follows.